

December 10, 2010

Ms. Jennifer J. Johnson, Secretary
Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, NW
Washington DC 20551

Regarding: Opposition letter to proposed changes to Regulation Z

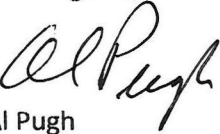
Dear Ms. Johnson,

I do training with banks and credit unions that offer credit insurance to their barrowers. I oppose the proposed credit insurance disclosure rules.

Financial institutions inform the barrowers of the premium cost and coverage's, and then it is the barrower's decision to purchase the loan coverage or not. The current Regulation Z disclosures are not biased. The proposed disclosures are not necessary and they are very biased.

Please keep our current Regulation Z as it is which is non-biased, objective and logical.

Best regards,


Al Pugh

Cc: Mike Johanns --Senator

Ben Nelson --Senator

Lee Terry -- Congressman